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GALLAGHER ARTHUR J & CO  
Form 8-K  
July 22, 2003

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 8-K

CURRENT REPORT  
PURSUANT TO SECTION 13 OR 15(D) OF  
THE SECURITIES EXCHANGE ACT OF 1934

July 22, 2003  
Date of Report: (Date of earliest event reported)

ARTHUR J. GALLAGHER & CO.  
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(Exact name of registrant as specified in its charter)

|   |                          |  |
|---|--------------------------|--|
| Delaware  | 1-9761                   | 36-2151613                                 |
| -----   | -----                    | -----                                      |
| (State or other jurisdiction<br>of incorporation or organization) | (Commission File Number) | (I.R.S. Employer<br>Identification Number) |

Two Pierce Place, Itasca, Illinois 60143-3141, (630) 773-3800  
(Address, including zip code and telephone number, including area code, of  
registrant's principal executive offices)

Item 9. Regulation FD Disclosure (including information being provided under  
Item 12)

The following information is furnished pursuant to Item 9 "Regulation FD  
Disclosure" and Item 12 "Disclosure of Results of Operations and Financial  
Condition". The information furnished pursuant to Item 12 is included under this  
Item 9 in accordance with SEC Release Nos. 33-8216 and 34- 47583.

On July 22, 2003, Arthur J. Gallagher & Co. ("AJG") issued a press release  
setting forth AJG's second quarter 2003 earnings. A copy of AJG's press release  
is attached hereto as Exhibit (99) and hereby incorporated by reference.

Exhibit Index

(99) Press release, dated July 22, 2003, issued by Arthur J. Gallagher & Co.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the  
registrant has duly caused this report to be signed on its behalf by the  
undersigned hereunto duly authorized.

Arthur J. Gallagher & Co.

By: /s/ Douglas K. Howell

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Douglas K. Howell  
Vice President and Chief Financial Officer

Dated: July 22, 2003

